## CHASE O

OH4-7304C 3415 Vision Drive Columbus, OH 43219-6009

May 23, 2014

00005645-0028 **EVELYN THOMAS** 68 SALMAN ST WEST ROXBURY, MA 02132-5711 իկցոնակարվելիթ(ինկզիկան)ինըինիկնինու

# We're canceling your remaining mortgage debt on the account listed below

Account:

100002449442964919

Loan Balance Amount: \$567,405.80

Property Address:

28 Green St

Canton, MA 02021

#### Dear Evelyn Thomas,

We are writing to let you know that we are cancelling the amount you owe Chase and releasing the lien on the mortgage loan referenced above. This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.

### As part of these changes, we:

- Report the cancellation of your debt to the Internal Revenue service. If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies. We do not know what, if any, effect this will have on your credit score.
- Will forward or have forwarded the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf, if your loan has a current escrow account. Your escrow account, as well as any optional insurance product, will close.
- Refund any remaining escrow balances on the account you are entitled to
- Aren't responsible for securing the property and/or providing maintenance that may be required by the city, if the property is vacant.

#### What you need to do:

- Contact your Insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent and taxing authority so they forward future bills and correspondence directly to your address.
- If you don't want your debt cancelled, you must call us at the telephone number listed on the back of this letter by June 7, 2014.

